



Order Filed on September 10,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

SCOTT D. SHERMAN, ESQUIRE  
Bar ID: 019961992  
Minion & Sherman  
33 Clinton Road, Suite 105  
West Caldwell, New Jersey 07006  
(973) 882-2424  
Attorney for Secured Creditor Carrington Mortgage Services, LLC  
FHAC.241-4155.NF

**In Re:**

Albert Abreu  
and Josephine S. Abreu aka Josephine P. Abreu

Case No.: 15-15504-JKS

Adv. No.:

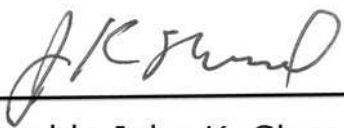
Hearing Date: 08/09/18

Judge: John K. Sherwood

**CONSENT ORDER RE ADEQUATE PROTECTION**

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**.

**DATED: September 10,  
2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: Albert and Josephine S. Abreu

Case No. 15-15504-JKS

Caption of Order: Consent Order Re Adequate Protection

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1. Debtors shall maintain the regular monthly payments on Movant's loan obligation, and otherwise comply with all other terms of the subject Note and Mortgage, including, but not limited to, the requirement to maintain insurance naming Movant as the loss payee, encumbering the subject Property, generally described as 362 Central Avenue, East Rutherford, New Jersey 07073, in a timely fashion, commencing with the September 1, 2018 payment. Payments on Movant's loan obligation shall be made to Movant Carrington Mortgage Services, LLC, Bankruptcy Department, P.O. Box 3730, Anaheim, CA 92806.

2. Debtors shall pay off arrearages in the total amount of \$3,087.30, representing the monthly payment for August 2018 (\$2,556.30 each) plus attorneys' fees and costs of \$531.00. Said arrearages shall be paid in monthly installments of \$514.55 each, commencing September 15, 2018, and continuing on the 15<sup>th</sup> day of each month thereafter until February 15, 2019. Payments shall be made to Movant Carrington Mortgage Services, LLC, Bankruptcy Department, P.O. Box 3730, Anaheim, CA 92806.

3. In the event Debtor fails to timely and properly comply with the payments set forth in Paragraph 1 or 2 hereinabove, or any other terms of the subject Note and Mortgage including, but not limited to, the requirement to maintain insurance naming Movant as the loss payee, Movant may file and serve a Declaration Re Breach of Condition on Debtor and Debtor's counsel. Debtor shall have ten (10) days from the date of service of said Declaration within which to cure the existing breach. A cure of the breach shall include, but not be limited to, any late charges, costs and/or advances due pursuant to the Note. If Debtor fails to do so, then on the eleventh (11th) day, Movant shall serve and lodge a Declaration Re Non-Compliance along with a final Order for Relief from the Automatic Stay. Absent a showing that the required payments were timely tendered to and received by Movant, in good funds, the Court shall cause said Order to be entered. Upon the entry of said Order, the Automatic Stay in the above-entitled bankruptcy proceeding shall be immediately vacated and extinguished for all purposes as to Movant, allowing Movant to proceed with foreclosure of the subject Property, pursuant to applicable State law.

4. Any funds received by Movant, which are subsequently returned for non-sufficient funds, including funds received and applied prior to the terms of this Order, shall be subject to the default provisions contained herein.

5. Should Movant obtain relief from the automatic stay due to a breach of the terms of this Order, any Order for Relief from the Automatic Stay shall provide for the 14-day stay described by Bankruptcy Rule 4001(a)(3) to be waived.

6. A Notice of Fees, Expenses, and Charges pursuant to Bankruptcy Rule 3002.1(c) is not required for the fees and costs included and disclosed as part this Order.

7. In the event the instant bankruptcy proceeding is dismissed or discharged, this Consent Order shall be terminated and have no further force or effect.

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Debtors: Albert and Josephine S. Abreu

Case No. 15-15504-JKS

Caption of Order: Consent Order Re Adequate Protection

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The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

By 

SCOTT D. SHERMAN, ESQUIRE

Bar ID: 019961992

Minion & Sherman

33 Clinton Road, Suite 105

West Caldwell, New Jersey 07006

(973) 882-2424

Attorney for Movant

FHAC.241-4155.NF

By 

RUSSELL L. LOW, ESQUIRE

Bar ID: 4745

Low & Low

505 Main St., Suite 304

Hackensack, NJ 07601

Attorney for Debtors

#### CERTIFICATE OF MAILING

I hereby certify that on \_\_\_\_\_, 2018, a copy of the foregoing  
Order was served on each of the following: Movant.

\_\_\_\_\_

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Albert Abreu  
Josephine S. Abreu  
Debtors

Case No. 15-15504-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb +Albert Abreu, Josephine S. Abreu, 362 Central Ave, East Rutherford, NJ 07073-1330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Joint Debtor Josephine S. Abreu rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Albert Abreu rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Scott D. Sherman on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC  
ssherman@minionsherman.com

TOTAL: 5